

Perspectives

FOR ACTIVE
MEMBERS
OF THE
NORTH DAKOTA
PUBLIC
EMPLOYEES
RETIREMENT
SYSTEM

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New Diabetes Management Program

NDPERS is pleased to announce a new Diabetes Management program. This service will be provided by pharmacists and other health professionals throughout the state. The North Dakota Pharmacy Service Corporation will be administering this program.

The Diabetes Management program will focus on helping members better understand and control this harmful disease. There will be a series of up to six visits over a 12-month period with a designated provider selected by the member. The visits will take from 30-60 minutes to complete. The provider will review the member's health history, diabetes goals, recent lab results, and all of their current medications. The provider will then educate the member on their health conditions, make recommendations to improve their medication therapy, and refer them to other health care providers such as diet or eye specialists if needed. All information will be shared with the member's doctor to make sure that everything is done to meet their medication and health goals.

The member's health will be improved by utilizing the specialties of a variety of health care professionals.

Members will benefit from this program in multiple ways. Most importantly, their overall health will be improved. Secondly, members participating and complying with the requirements of the program will receive quarterly reimbursements for out-of-pocket co-pays spent on diabetic medications and certain medications used for kidney protection. Members can improve their physical and financial health by enrolling in this program!

Enrollment in the program is limited to the first 800 qualified participants. Members must be diagnosed with a type of diabetes in order to participate in the program. For additional information, you can visit the program website at www.aboutthepatient.net, or call Frontier Pharmacy, the Clinical Coordinator, at 1-877-364-3932. The entire cost of the program is paid by NDPERS.

Elected to the Board

Levi Erdmann was elected to a five-year term on the NDPERS Retirement Board. His term is effective July 1, 2008 and ends June 30, 2013. Levi is employed with the State Land Department. The following is a recap of the election results:

VOTES

Levi Erdmann	863
Ardy Pfaff	850
Deon Villhauer	222
Invalid Ballots	15
Write-In Ballots	1
Received after Deadline	46
Total	1,997



Levi Erdmann

The NDPERS Board and staff welcome Levi as its newest member.

Did you know...

...that you can talk to a Health Dialog Health Coach about the health needs of your dependent child or spouse?

Consider the following example:

A Health Dialog Health Coach engages a member through an out-bound telephone call to address her diabetes. Over the course of several follow-up conversations about how the woman is managing her diabetes, the Health Coach discovers that she has a child with asthma. The Health Coach supports the mother to help her better understand her own condition, as well as how she can manage her child's asthma by providing information in the form of DVDs/videos, web-based materials, and other literature. In addition, the Coach schedules additional follow-up interactions as needed.

As a result of her experience with the Health Coach, the woman better understands both her own condition and her child's condition, and is better prepared for upcoming physician visits.

To talk to a Health Coach, call (800) 658-2750. You can also get information online at www.thedialog-center.com/bcbsnd.

Deferred Compensation Provider Suspension

Due to non-compliance with our training requirements, the following deferred compensation plan provider companies have been put on a "Loss of Active Provider Status" suspension:

- Chase Insurance
- Symetra Life

Under this type of suspension, the companies and their respective agents may not enroll any new participants. However, they may continue to receive contributions from existing participants.

Rice Answers Common Questions About Today's Drug Issues

Question: *Prescription drug prices have outpaced inflation for the last several years. How does BCBSND provide a quality drug benefit for its members?*

Rice: The BCBSND Drug Formulary is our most powerful tool in providing our members a valuable prescription drug program. The North Dakota doctors and pharmacists who sit on this committee base their decisions on clinical evidence in the literature and their practice. This ensures the best drug choices for our members are covered at the highest levels.

Question: *Shouldn't people use the newest drugs on the market?*

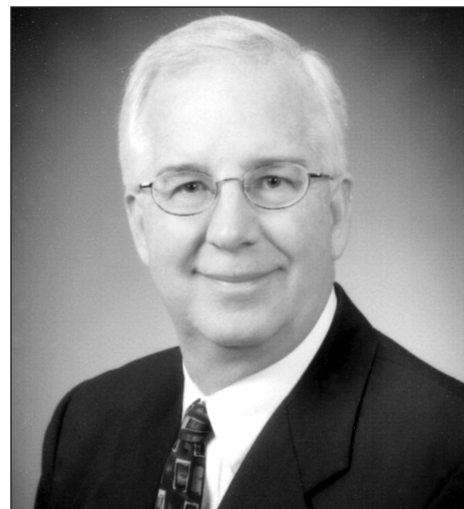
Rice: Drugmakers would have you believe the newest drugs are the best. In reality, clinical guidelines for many diseases suggest tried and true medications as first-line therapy. Many new drugs are reformulations or combinations of older drugs designed to prolong the feasibility of the product on the market.

Some new drugs show great promise for treating severe diseases or complex conditions. The number of medications for treating difficult diseases is growing, and their costs are often high. Generic drugs are increasingly able to offer the best drug choice in a class of medications used for the most common diseases.

Question: *How is BCBSND helping patients afford high-priced medication when they need it?*

Rice: The most substantial savings are possible by using generic drugs. While all drugs may not have a generic equivalent, there are generic drug alternatives within the most commonly prescribed drug classes. These are known as therapeutic substitutes to high-cost, brand-name drugs. Generic drugs have the lowest co-payment and ingredient costs, so they cost members the least at the pharmacy.

The BCBSND specialty pharmacy program allows members to gain access to discounts for a number of high-priced medications. Several participating



Dr. Jon Rice

*Vice President of Medical Management
Blue Cross Blue Shield of North Dakota*

pharmacies offer added customer services, such as: free delivery; telephone access to a pharmacist, nurse, or care coordinator; educational support; and including ancillary supplies such as syringes and needles for specialty products. Pharmacy participation is voluntary, so members have flexibility in choosing their pharmacy.

Question: *How does BCBSND ensure the dollars aren't wasted on prescription drugs?*

Rice: BCBSND uses many tools to communicate the value of our prescription drug program. Letters about generic releases and formulary changes are sent to providers on a regular basis.

BCBSND pharmacists visit clinics and pharmacies. Academic detailing programs educate providers on drug therapy for several disease states. North Dakota providers also receive annual reports of their generic and formulary prescribing rates.

Our Cough and Cold and AOM kits have been useful in curbing unneeded antibiotic use for viral forms of the common cold and earaches.

BCBSND has also engaged in community education during flu season, spreading the word about vaccination, how the flu is spread and prevention.

EMPLOYEE ASSISTANCE PROGRAMS: A Partnership in Health and Productivity!

(Contributed by the staff of the St. Alexius Employee Assistance Program)

State Agency Wellness Programs throughout North Dakota are targeting behavioral and lifestyle issues before they become significant problems. Employee Assistance Programs (EAP's) are natural resources to compliment the Wellness Programs that were introduced by NDPERS as an initiative of the 2007-2009 biennium. These programs are empowering employees to make healthy lifestyle choices leading to more satisfying life adjustment and enhanced employee performance.

Employee Assistance Programs contribute to State Agency Wellness Programs through providing knowledge, guidance and encouragement to State employees. Employee Assistance Program services are provided through educational presentations and health-related literature; and they are provided through life skills coaching offered in confidential counseling sessions.

The development of a balanced way of life is the hallmark of what can be provided by Employee Assistance Programs. These programs are designed to assist individuals in pursuing the lifestyle changes that bring about enhanced workplace morale, higher productivity, and a more harmonious way of life. Through meaningful discussion with a skilled clinician, employees and families can learn how to manage stress on the job, and in the home, family and community environments, resulting in improved morale and increased productivity.

The clinical staff of an Employee Assistance Program consists of trained professionals who are experienced in providing quality counseling services for employees and their families. The clinical services that are provided generally fall within the categories of marital or family concerns, work-related problems, emotional or behavioral concerns, financial problems, and alcohol or other drug dependence.

When a State employee or family

member contacts an Employee Assistance Program to arrange for services, appointments are made at times convenient for employees and their families. Any eligible employee or family member may contact an Employee Assistance counselor by calling a local telephone number or toll-free line. Crisis or emergency circumstances are addressed 24 hours per day, seven days per week through an Employee Assistance Program on-call system. All EAP services are offered at no cost to State Agency employees or to their eligible dependents, regardless of whether they participate in the State's Group Health Insurance Program.

While many State employees have accessed their EAP, there are others who are anxious about making that first call. Asking for help is difficult for some people. Not knowing what to expect when you call the EAP can increase anxiety about calling. Therefore, it is important to know that EAP professionals are sensitive to this fact and they treat every caller with respect and sensitivity. Whether you are calling about a personal, family, or work-related concern, the EAP staff is there for you as a North Dakota State employee. When employees or family members call to make a confidential appointment, the counselor will assess their needs and work with them to develop appropriate plans to resolve their concerns.

Confidentiality is a vital component of all Employee Assistance Programs. No information about your participation can be provided to anyone without your request and written permission. Remember, too, counselors are specially trained in EAP work. They handle delicate issues, and they have the knowledge and skills to assist you toward solving your problems. Effective EAP's provide clinical services in a professional and confidential manner with emphasis on improving relationships, finding solutions, and developing personal effectiveness and self-esteem.

Beneficiary Designations

Did you know...

If you have designated primary beneficiary(ies) other than or in addition to your spouse, without your spouse's signed consent in the specified area of the form and you are vested (3 years of service) in the retirement plan at the time of your death, North Dakota law requires the written consent of your spouse before your retirement account balance can be paid to any beneficiary(ies) other than your spouse. Forms received without this consent will be returned to obtain the required signature.

Please be advised that if your primary election is someone in addition to or in lieu of your spouse, there is no monthly pre-retirement death benefit provision.

If at any time you wish to change your beneficiary designations, please complete a Designation of Beneficiary for the Group Retirement Plan SFN 2560 form available from our web site at www.nd.gov/ndpers or contact your payroll/human resource office.

CIGNA Dental Plan Renewed

At it's June meeting, the NDPERS Board approved renewal of the group dental contract with CIGNA. This plan is available to state agency and University System employees. The proposal is for a 9% across the board increase over the current premium rates. The rate increase will be effective January 1, 2009.

Information about the new rates will be included in the annual enrollment season announcement materials that will be sent out in late September.

2007-2008 Annual Statements

The 2007-2008 Annual Statement of Account for NDPERS active and deferred members will be mailed the first week of August.

An insert sheet called "Reading Your Annual Statement" will accompany each statement. This sheet navigates the reader through the annual statement and will address most general questions.

It is important that you review your statement carefully to verify that your personal information is correct. This includes such items as you and your spouse's dates of birth, your marital status, and your beneficiary designations. Any discrepancies should be reported to the NDPERS office immediately so that we can inform you of what actions are necessary for us to correct your record.

If you do not receive an annual statement by the middle of September, please check with the PERS office. If your statement was returned due to an incorrect address, they are sent to your employer for

distribution. Any name or address change to your record must be sent to PERS in writing or by completing a Notice of Change SFN 10766 form available on our web site at www.nd.gov/ndpers or through your payroll/human resource office.

Also, if you wish to update your beneficiary designations you must complete a Designation of Beneficiary for the Group Retirement Plan SFN 2560 and/or a Life Insurance Designation of Beneficiary Change SFN 53855 form available at the above referenced web site or through your payroll/human resource office.

If you misplace your annual statement, you may print a duplicate through the NDPERS Online Benefit Services available on our web site at www.nd.gov/ndpers.

If you plan to visit the NDPERS Office...

Please make an appointment for counseling services if you want to meet with a PERS staff member to discuss your retirement options and or any of the benefit programs administered by this office. Although staff will accommodate walk-ins when possible, an appointment will ensure that someone is available to assist you at the time you arrive. Also, if staff schedules are booked and you are a walk-in, staff is required to first assist those members who have an appointment. Therefore, you may have to wait an extended period of time or not get the opportunity to meet with a staff member that day. An appointment also allows staff to prepare the appropriate information to respond to your individual needs and to ensure that the time spent is productive.

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